APPENDIX TO PRELIMINARY AMENDMENT

Amendments to the Claims

Please **AMEND** claims 1, 4-5, 11-12, 17-24 as follows:

1.   A method for providing a credit card product, said method comprising:

sending an [the] applicant a credit card that has not been activated;

requiring the applicant to answer at least one [one or more] risk-splitting question[s];

determining [the applicant's] a credit limit for the applicant based on the applicant's answers to the risk-splitting question[s]; and

activating the credit card with the [determined] credit limit.

4.   A method according to claim 3, wherein said method further comprises not informing the applicant of [the] a temporary credit limit.

5.   A method according to claim 1, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone [the] an issuer and activate the credit card by telephone.

11.   A method according to claim 1, wherein said activating the credit card comprises [of] cross selling at least one other product[s] based upon the applicant's answer[s] to the risk-splitting question[s].

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12.   A system for providing a credit card product, said system comprising:

means for sending [the] an applicant a credit card that has not been activated;

means for requiring the applicant to answer [one or more] at least one risk-splitting question[s];

means for determining [the applicant's] a credit limit for the applicant based on the applicant's answer[s] to the risk-splitting question[s]; and

means for activating the credit card with the [determined] credit limit.

17.   A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant[s for higher credit limits] based upon an answer[s] to at least one risk-splitting question[s];

program code for selecting a second risk-splitting question[s] based on the answer[s] to [previous] the risk-splitting question[s];

program code for incorporating credit bureau information into [the] a calculation of [applicants] a credit limit; and

program code for calculating an increase to [the] a credit bureau credit limit based upon the answer[s] to the risk-splitting question[s] and credit bureau information.

18.   A computer program product according to claim 17, wherein said calculating an increase to [a modeled limit based on] the credit bureau credit limit [information] comprises of incorporating external data.

19.   A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant[s for lower credit limits] based upon an answer[s] to at least one risk-splitting question[s];

program code for selecting risk-splitting question[s] based on the answer[s] to [previous] the risk-splitting question[s];

program code for incorporating credit bureau information into the calculation [of applicants] a credit limit for the applicant; and

program code for calculating a decrease to [the] a credit bureau credit limit based upon the answer[s] to the risk-splitting question[s] and credit bureau information.

20.   A computer program product according to claim 19, wherein said calculating a decrease to [a modeled limit based on] the credit bureau [information] credit limit comprises of incorporating external data.

21.   A method for providing a credit card product, said method comprising:

sending [the] an applicant a credit card that has been activated;

requiring the applicant to answer [one or more] at least one risk-splitting question[s];

determining [the applicant's] a credit limit for the applicant based on the applicant's answer[s] to the risk-splitting question[s]; and

increasing the [applicant's] credit card to the [determined] credit limit.

22.   A method according to claim 21, wherein said sending the applicant a credit card that has been activated depends on prior approval and [credit limit based on] credit bureau information.

23.   A method according to claim 22, wherein said method further comprises not informing the applicant of [the approved] a temporary credit limit.

24.   A method according to claim 23, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone [the] an issuer and activate the credit card by telephone.